



Arkansas Insurance Department
Arkansas Health Insurance Marketplace
PY2021 Overview

EXHIBIT E-2



PY2021 Plan & Rate Information

As of September 22, 2020



A REPORT TO THE
ARKANSAS LEGISLATIVE COUNCIL - HEALTH INSURANCE MARKETPLACE LEGISLATIVE OVERSIGHT SUBCOMMITTEE
September 28, 2020

Alan McClain
Arkansas Insurance Commissioner



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Plan Year 2021 Observations

- ▶ Health Advantage is a new entrant.
- ▶ Premium Rates are uniform across regions for all companies.

Plan Offerings

		Gold	Silver	Bronze	Expanded Bronze
2021	Ambetter from Arkansas Health & Wellness	2	13	2	2
	Ambetter from Arkansas Health & Wellness (QualChoice)	1	2		1
	Ambetter from Arkansas Health & Wellness (QualChoiceLife)	1	2		
	Arkansas Blue Cross and Blue Shield	1	4		2
	Health Advantage	1	1		
	Total		6	22	2
2020	Ambetter of Arkansas	2	10		2
	Arkansas Blue Cross and Blue Shield	1	4		2
	QC Life and Health	1	2		
	QualChoice Health Insurance	1	2		1
	Total		5	18	

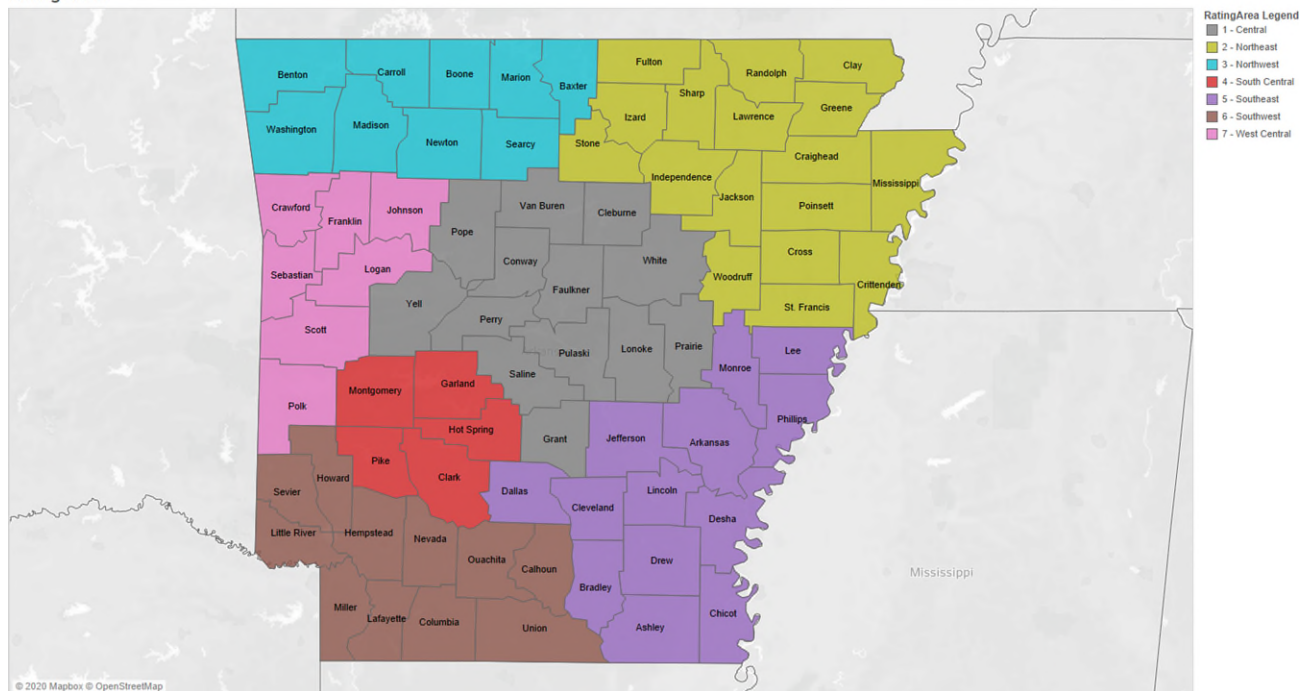




Service Areas sought by Insurance Companies in Plan Year 2021

	Central	Northeast	Northwest	South Central	Southeast	Southwest	West Central
Ambetter from Arkansas Health & Wellness	✓	✓	✓	✓	✓	✓	✓
Ambetter from Arkansas Health & Wellness (QualChoice)	✓	✓	✓	✓	✓	✓	✓
Ambetter from Arkansas Health & Wellness (QualChoiceLife)	✓	✓	✓	✓	✓	✓	✓
Arkansas Blue Cross and Blue Shield	✓	✓	✓	✓	✓	✓	✓
Health Advantage	✓	✓	✓	✓	✓	✓	✓

Rating Areas





Silver Rate Changes in Arkansas (PY2014-2021)

Change in **average** non-Tobacco Silver Rates for 40 year old across plan years





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Plan Year 2021 Silver premiums for 40 year old before subsidies

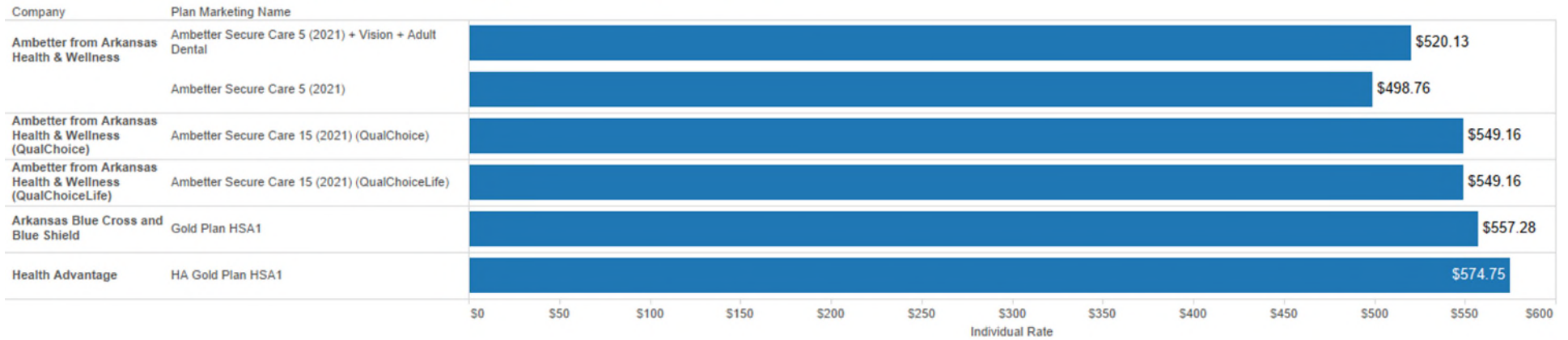
Company	Plan Marketing Name	Premium
Ambetter from Arkansas Health & Wellness	Ambetter Balanced Care 27 (2021) + Vision + Adult Dental	\$443.42
	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	\$442.90
	Ambetter Balanced Care 7 (2021) + Vision + Adult Dental	\$434.60
	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	\$427.34
	Ambetter Balanced Care 27 (2021)	\$425.20
	Ambetter Balanced Care 4 (2021) + Vision + Adult Dental	\$424.77
	Ambetter Balanced Care 28 (2021)	\$424.70
	Ambetter Balanced Care 7 (2021)	\$416.74
	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	\$410.48
	Ambetter Balanced Care 25 HSA (2021)	\$409.78
	Ambetter Balanced Care 4 (2021)	\$407.32
	Ambetter Balanced Care 11 (2021)	\$393.61
	Ambetter Balanced Care 12 (2021)	\$386.74
Ambetter from Arkansas Health & Wellness (QualChoice)	Ambetter Balanced Care 7 (2021) (QualChoice)	\$428.81
	Ambetter Balanced Care 26 (2021) (QualChoice)	\$416.89
Ambetter from Arkansas Health & Wellness (QualChoiceLife)	Ambetter Balanced Care 7 (2021) (QualChoiceLife)	\$428.81
	Ambetter Balanced Care 26 (2021) (QualChoiceLife)	\$416.89
Arkansas Blue Cross and Blue Shield	Silver Plan 1	\$438.48
	Silver Plan HSA1	\$414.66
	Silver Plan AW1	\$399.75
	Silver Plan 2	\$398.66
Health Advantage	HA Silver Plan AW1	\$415.71



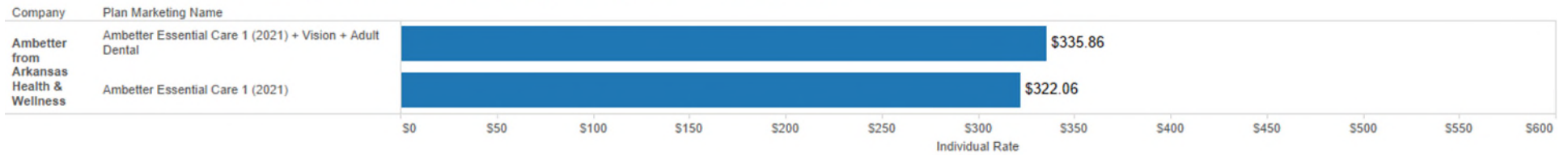
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Plan Year 2021 Gold premiums for 40 year old before subsidies



Plan Year 2021 Bronze premiums for 40 year old before subsidies





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Plan Year 2021 Expanded Bronze premiums for 40 year old before subsidies

